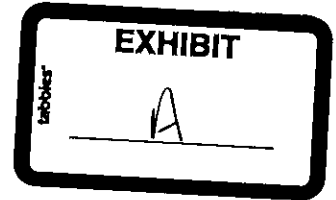


IN THE UNITED STATES DISTRICT COURT
FOR THE MIDDLE DISTRICT OF ALABAMA
EASTERN DIVISION



JESSIE MAE DAVIS,

Plaintiff,

v.

AMERICAN INTERNATIONAL GROUP, INC.;
ET AL.,

Defendants.

CIVIL ACTION NO. _____

COUNTY OF CHEROKEE

STATE OF GEORGIA

AFFIDAVIT OF ROBERT S. RITTER

Robert S. Ritter, under oath, states as follows:

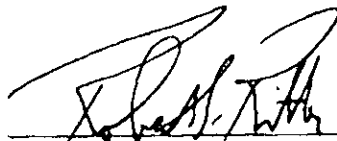
1. My name is Robert S. Ritter. The statements made in this declaration are based upon my own personal knowledge as more specifically set forth below and, if sworn as a witness, I could testify competently to them.

2. I serve as Director of Operations for the State of Alabama and an officer of American General Financial Services, Inc. ("American General"). Attached hereto as Exhibit 1 are true and correct copies of documents reflecting loan transactions between Plaintiff Jessie Mae Davis and American General, which were created and executed at the time of the loan transactions with Jessie Mae Davis. They have been maintained in the course of American General's regularly conducted business activity since those transactions, and it is the regular practice of American General to maintain such records.

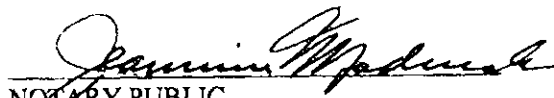
3. Alicia Robinson was last employed by American General in December, 2002, and could not have been involved in any contested loans after this date.

FURTHER AFFIANT SAYETH NOT.

This the 13th day of October, 2005.


Robert S. Ritter

SWORN TO AND SUBSCRIBED BEFORE ME, this the 13th day of October, 2005.


NOTARY PUBLIC

My Commission Expires:

My Commission Expires August 11, 2006

